

American Land Title Association	ALTA Settlement Statement - Combined Adopted 05-01-2015
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File No: 3037593 Printed: 12/14/2020, 3:43 PM Officer/Escrow Officer: Deborah Ozanic/DO Settlement Location: 1100 Lake Street, Suite 265, Oak Park, IL 60301	First American Title Insurance Company 1100 Lake Street, Suite 265 • Oak Park, IL 60301 Phone: (708)386-6416 Fax: (866)242-3110 Final Settlement Statement	 First American
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Property Address: 17755 65th Avenue, Tinley Park, IL 60477 Buyer: Claudia Martinez, Francisco Diaz Perez Address: 17755 65th Avenue, Tinley Park, IL 60477 Seller: Michael L. Karr Address: Lender: CIBC Bank USA Settlement Date: 12/14/2020 Disbursement Date: 12/14/2020	
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Seller		Description	Buyer	
Debit	Credit		Debit	Credit
		Financial		
	190,000.00	Sale Price	190,000.00	
		Loan Amount - CIBC Bank USA		186,558.00
		Total Deposit/Earnest Money		1,500.00
		Disbursed as Proceeds (\$0.00)		
		Excess Deposit		
1,500.00		Earnest Money Held By: Real People Realty		
		Prorations/Adjustments		
6,144.33		County Taxes @ \$0.00/yr		6,144.33
5,700.00		Seller Credit		5,700.00
		Loan Charges		
		Loan Charges to CIBC Bank USA		
		Prepaid Interest 12/14/20 to 01/01/21 @ \$12.139000/day	218.50	
		Administration Fee	1,295.00	
		Appraisal Fee to TJ McCarthy POC-B \$466.00		
		Credit Report to Factual Data	52.70	
		Flood Certification to ServiceLink National Flood	11.50	
		Mortgage Insurance Premium to Dept of HUD	3,208.62	
		Non-Specific Lender Credits		1,000.00
		Impounds		
		Aggregate Adjustment		1,068.67
		Homeowner's Insurance 4 mo(s) @ \$123.75/mo	495.00	
		County Property Taxes 7 mo(s) @ \$573.67/mo	4,015.69	

This is a summary of the closing transaction prepared by First American Title Insurance Company. This document is not intended to replace the Closing Disclosure form.

Seller		Description	Buyer	
Debit	Credit		Debit	Credit
		Title Charges & Escrow / Settlement Charges		
1,985.00		Title - Owner's Title Insurance Owner's Policy to FATIC/Corey Rybka		
		Title - Lender's Policy Loan Policy to FATIC/Corey Rybka	550.00	
		Title - [ALTA 22-06] Location [ALTA 22-06] Location to FATIC/Corey Rybka	180.00	
		Title - [ALTA 8.1-06] Environmental Protection Lien [ALTA 8.1-06] Environmental Protection Lien to FATIC/Corey Rybka	180.00	
		Title - [ALTA 9-06] Restrictions, Encroachments, Minerals - [ALTA 9-06] Restrictions, Encroachments, Minerals - Loan Policy to FATIC/Corey Rybka	180.00	
		Title - Closing Protection Coverage-Buyer Closing Protection Coverage-Buyer to First American Title Insurance Company	25.00	
		Title - Closing Protection Coverage-Lender Closing Protection Coverage-Lender to First American Title Insurance Company	25.00	
50.00		Title - Closing Protection Coverage-Seller Closing Protection Coverage-Seller to First American Title Insurance Company		
		Title - State of IL Loan Policy Fee State of IL Loan Policy Fee to First American Title Insurance Company	3.00	
3.00		Title - State of IL Owner's Policy Fee State of IL Owner's Policy Fee to First American Title Insurance Company		
		Title - Electronic Delivery Fee Electronic Delivery Fee to First American Title Insurance Company	40.00	
		Title - PLDP Compliance Processing Charge PLDP Compliance Processing Charge to First American Title Insurance Company	100.00	
		Title - Settlement Fee Settlement/Closing Fees to First American Title Insurance Company	1,375.00	
		Title - Chain of Title Chain of Title to First American Title Insurance Company	250.00	
125.00		Title - Commitment Update Search Commitment Update Search to FATIC/Corey Rybka		
		Title - Overnight Delivery Fee Overnight Delivery Fee to First American Title Insurance Company	40.00	
		Title - Policy Update Search Policy Update Search to First American Title Insurance Company	150.00	
40.00		Title - Service/Handling Wire Transfer Fee Service/Handling Wire Transfer Fee to First American Title Insurance Company		
		Commission		
		(Note: Commission amount \$4607.50. POC Held By Real People Realty \$1,500.00)		
6,450.50		Real Estate Commission to Hoff Realtors		
3,107.50		Real Estate Commission to Su Familia Real Estate Inc		
		Government Recording and Transfer Charges		
		Record Deed Deed to First American Title Insurance Company	98.00	

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Seller		Description	Buyer	
Debit	Credit		Debit	Credit
		Record First Deed of Trust/Mortgage Mortgage to First American Title Insurance Company	98.00	
95.00		County Documentary Transfer Tax County Transfer Tax to First American Title Insurance Company		
190.00		State Documentary Transfer Tax State Transfer Tax to First American Title Insurance Company		
		Payoff(s) and Payment(s)		
		Wells Fargo		
160,812.07		Mortgage Payoff to Wells Fargo		
		Miscellaneous		
		Attorney Fee to Naheel Matuk Rantisi	500.00	
		Homeowner's Insurance Premium to Farmers Insurance	1,485.00	
297.60		Water Bill to Village of Tinley Park		
3,500.00		Tinley Park Stamps to Village of Tinley Park		
190,000.00	190,000.00	Subtotals	204,576.01	201,971.00
		Due From Buyer		2,605.01
		Due From/To Seller		
190,000.00	190,000.00	Totals	204,576.01	204,576.01

Acknowledgement

We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize First American Title Insurance Company to cause the funds to be disbursed in accordance with this statement.

Seller(s)

 Michael L. Karr
Buyer(s)

 Claudia Martinez

 Francisco Diaz Perez

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Escrow Officer: Deborah Ozanic

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